

EXHIBIT "A"

PO Box 729
Columbia, MD 21045

**PERSELS & ASSOCIATES, LLC
PERSELS & ASSOCIATES, LLP (CA, MI)
PERSELS & ASSOCIATES, PLLC (NC)
A National Law Firm Dedicated to Consumer Rights**

Neil J. Ruther, licensed in MD
Leza Griffith, licensed in MD, DC
William Grafton, licensed in MS, TX
Lisa L. Perrillo, licensed in NY, NC
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Robyn Freedman, licensed in FL and NJ

Phone: 1-800-498-6761
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STONELEIGH RECOVERY
PO BOX 1479
LOMBRAD, IL 60148

December 29, 2010

Creditor Account Number: 509662
Client Name: Barbara Riggi
Client SSN: ###-##-3768

To Whom It May Concern:

Our law firm has been retained by Barbara Riggi. Persels & Associates has a limited power of attorney to represent this client in debt settlement negotiations. Please update your records to the firm as your contact for settlement of our client's debts. Cease all further direct contact with our client pursuant to The Fair Debt Collections Practices Act.

This scope of our representation does not include entry of appearance on behalf of the client in any related litigation. We do not accept service on behalf of our client in any proceeding. All court papers and notices must be served directly on the party.

You can reach Persels & Associates at 1-866-939-PALAW. We will contact you in the future to discuss possible settlement options. We look forward to working with you and appreciate your assistance in resolving this matter so that we can expedite a solution that is best for everyone.

Sincerely,

Robyn Freedman

Persels & Associates



Neil J. Ruther
1-800-498-6761